



# High-LTV Refinance Information and Activation Form

## TRANSACTION DETAILS

Requestor Contact Name		Phone Number	
Email Address		Original Loan Closing Date	
Lender Name		MPH ID	
Borrower Name(s)			
Property Address			
Loan Amount		Lender Loan Number	

## ORIGINAL CERTIFICATE DETAIL

Check here if you need Essent to return the Original Certificate detail information to you:

Cert. Number		Servicer Loan Number	
Coverage %		Occupancy Type	
BPMI/LPMI		Plan Type	
Refundability		Premium Rate	
Declining Level		Original Loan Amount	
Next Premium Due Date			

## IF REQUESTING A NON-DELEGATED ESSENT UNDERWRITE, ATTACH THE FOLLOWING DOCUMENTS:

Please submit request and applicable documentation to [refinancetomodifications@essent.us](mailto:refinancetomodifications@essent.us).

Loan Payment History of Existing Loan (may be documented via current credit report)	New Transmittal UW Summary Form (1008 or lender's equivalent UW analysis or UW summary)
New Loan Application Form (1003)	AUS Final Reports (DU® Findings/LPA® Feedback if applicable)
Current Credit Report on all Borrowers	Current Property Valuation Documentation (new full appraisal)
Current Assets (if new P&I payment increasing ≥20% or if the ex-spouse borrower is being removed from the Note on the new refinance loan)	Other Documents (as applicable)
Current Employment/Income (for at least one borrower provide VVOE, non-employment income documentation (if applicable), or Recent Financial Statement with 12 Months Reserves; additional documentation required if new P&I payment increasing ≥20%, or if the ex-spouse borrower is being removed from the new refinance loan.	

## NON-DELEGATED UNDERWRITING DECISION BY ESSENT

Approved/Denied		Date	
UW Comments			

## MODIFICATION & ACTIVATION REQUEST UPON LOAN CLOSING (LENDER TO COMPLETE)

Fixed/ARM (Terms if ARM)		Fixed Interest Rate	
Term		Loan Closing Date	
Current Appraised Value		Current LTV	
Occupancy Type		Property Type	
DTI		Current Borrower Credit Score(s)	

**PREMIUM DUE IS REQUIRED TO MODIFY AND ACTIVATE THE REQUEST.**

For questions/comments, please email [refinancetomodification@essent.us](mailto:refinancetomodification@essent.us) or call 877.330.3535.

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